

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: KEITH A. BARDELL	§	Case No. 17-80113
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 01/19/2017.
- 2) The plan was confirmed on 06/20/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 04/05/2018.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 12/05/2017, 08/03/2018, 09/20/2018.
- 5) The case was dismissed on 09/20/2018.
- 6) Number of months from filing or conversion to last payment: 14.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 3,930.00	
Less amount refunded to debtor(s)	\$ 43.70	
NET RECEIPTS		\$ 3,886.30

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,702.21	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 331.70	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 3,033.91
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GERACI LAW L.L.C.	Lgl	4,000.00	4,310.00	4,310.00	2,702.21	0.00
CORNERSTONE CREDIT UNION	Sec	7,210.00	7,334.01	7,334.01	221.06	348.50
CORNERSTONE CREDIT UNION	Uns	0.00	0.00	0.00	0.00	0.00
HEIGHTS FINANCE CORPORATION	Sec	2,000.00	1,631.25	1,631.25	137.00	24.62
HEIGHTS FINANCE CORPORATION	Uns	1,891.00	2,122.84	2,122.84	0.00	0.00
PORTFOLIO RECOVERY	Sec	0.00	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	3,300.00	2,329.07	2,329.07	0.00	0.00
STEPHANIE HELMS, TREASURER	Pri	276.00	300.80	300.80	0.00	0.00
STEPHANIE HELMS, TREASURER	Sec	0.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	1,083.87	1,083.87	0.00	0.00
INTERNAL REVENUE SERVICE	Sec	850.00	4,145.07	4,145.07	0.00	121.21
INTERNAL REVENUE SERVICE	Uns	0.00	264.03	264.03	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,076.00	1,076.49	1,076.49	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,768.00	1,768.02	1,768.02	0.00	0.00
CHECK N GO	Uns	1,150.00	NA	NA	0.00	0.00
CORNERSTONE CU	Uns	9,090.00	NA	NA	0.00	0.00
IRS	Uns	1,050.00	NA	NA	0.00	0.00
IRS	Uns	3,065.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
LENDUP	Uns	200.00	NA	NA	0.00	0.00
SPOT LOAN by	Uns	800.00	840.33	0.00	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	594.00	635.62	635.62	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	1,361.00	1,361.25	1,361.25	0.00	0.00
US DEPT OF EDUCATION	Uns	0.00	23,537.91	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 8,965.26	\$ 358.06	\$ 373.12
All Other Secured	\$ 4,145.07	\$ 0.00	\$ 121.21
TOTAL SECURED:	\$ 13,110.33	\$ 358.06	\$ 494.33
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 1,384.67	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 1,384.67	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 9,557.32	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 3,033.91	
Disbursements to Creditors	\$ 852.39	
TOTAL DISBURSEMENTS:		\$ 3,886.30

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/15/2018

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.